

House Research Act Summary

CHAPTER: 58

SESSION: 2015 Regular Session

TOPIC: Appointment of navigators and agents of record

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Overview

This act provides for a payment structure to persons named as a policyholder's agent of record. The act also requires MNsure to allow retroactive appointment of a navigator or producer.

Section

- 1 **Agent of record.** Amends § 60K.31, by adding subdivision 1a. Defines "agent of record."
- 2 **Agent of record agreement.** Amends § 60K.31, by adding subdivision 1b. Defines "agent of record agreement."
- 3 **Qualified health plans.** Amends § 60K.58, by adding subdivision 4. (a) Requires a health carrier to accommodate a policyholder or applicant for coverage by allowing them to, within 30 days of receipt of the agent of record agreement, select or change the agent of record, if the health carrier pays commissioner or service fees to a licensed producer who is appointed by the health carrier for sale of a qualified health plan. The change would be effective upon the next premium cycle.

(b) Requires the health carrier's standard fees to be paid to the policyholder's agent of record or the agent's assignee if any premium rate for a qualified health plan has been approved by the commissioner with costs associated with producer commissions included in the filed rate.

(c) Prohibits a health carrier from offering, renewing, or failing to renew qualified health plans based solely on the commission paying status of the health plan.

Section

(d) States this subdivision does not require a health carrier to pay any commission or service fee with respect to the sale of a qualified health plan unless the rate of the plan has been approved by the commissioner with costs associated with producer commissions included.

- 4** **MNsure; consumer retroactive appointment of a navigator or producer permitted.**
Adds § 62V.051. Requires MNsure to permit a qualified health plan policyholder, for up to six months after the effective date of the plan, to retroactively appoint a navigator or insurance producer if the policyholder has not made a designation. Requires MNsure to provide notice to the health carrier of the appointment and requires the health carrier to retroactively pay commissioners under certain listed conditions. This section is effective August 1, 2015.
- 5** **MNsure; consumer retroactive appointment of a navigator or producer permitted.**
Requires MNsure to allow a policyholder to retroactively appoint a navigator or insurance producer by August 1, 2015, for qualified health plans purchased with a coverage effective date of January 1, 2015, to July 31, 2015. Requires MNsure to provide notice to the health carrier of the appointment and requires the health carrier to retroactively pay commissioners under certain listed conditions. This section is sunset August 1, 2015.
- 6** **Effective date.** States section 1 to 3 and section 5 are effective the day following final enactment. Section 4 is effective August 1, 2015, and applies with respect to qualified health plans with an effective date on or after that date.